EXHIBIT A

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Attorneys for Shanee N. Pollitt and those similarly situated

SUPERIOR COURT OF NEW JERSEY MIDDLESEX COUNTY - LAW DIVISION

Civil Action

Docket No.:

MID-L-

FILED & RECEIVED #2

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MULLERLA COURTING

473-10

CLASS ACTION COMPLAINT AND JURY DEMAND

Shanee N. Pollitt, on behalf of herself and those similarly situated,

Plaintiff,

VS.

DRS Towing, LLC d/b/a Advanced Financial Services; Wachovia Dealer Services, Inc. d/b/a WDS, Inc., WFS Financial, and WFS Financial Inc.; and John Does 1 to 10,

Defendants.

NATURE OF THE ACTION

- Plaintiff brings this action on behalf of herself and those similarly situated against 1. Defendant Wachovia Dealer Services, Inc. (Wachovia), a financial services company, and Defendant DRS Towing, LLC (DRS), a repossession towing company, for unlawfully exploiting the New Jersey consumers whose vehicles they repossess.
- Defendant Wachovia repossessed Plaintiff's vehicle and failed to provide her with 2. accurate information as to the amount necessary to redeem the vehicle as mandated by New Jersey law. In addition to misrepresenting the redemption amount, Wachovia

- required Plaintiff to travel approximately 233 miles from her home in New Jersey to an auto auction in upstate New York and pay more than \$1,000 in fees to redeem her vehicle and personal property.
- 3. Plaintiff brings claims against Wachovia on behalf of herself and those similarly situated under the Uniform Commercial Code N.J.S.A. 12A:1-101 et seq. (NJUCC), the Consumer Fraud Act, N.J.S.A. 56:8-1 et seq. (CFA), and the Truth-in-Consumer Contract, Warranty, and Notice Act, N.J.S.A. 56:12-14 et seq. (TCCWNA), seeking monetary damages, injunctive remedies, and other relief.
- 4. Defendant DRS repossessed Plaintiff's vehicle, removed her personal possessions, and then refused to release the property unless she paid its unlawful reclamation fee. Holding personal property hostage to compel payment of an illegitimate fee is an unconscionable business practice and a misrepresentation under the New Jersey Consumer Fraud Act. Plaintiff brings claims against DRS on behalf of herself and those similarly situated under the CFA and TCCWNA seeking monetary damages, injunctive remedies, and for other relief.

VENUE

5. Middlesex County is an appropriate venue as Defendant Wachovia is an out-of-state corporation that conducts business in Middlesex County, New Jersey.

ALLEGATIONS OF FACT

- 6. Plaintiff Shanee N. Pollitt is a nursing student who resides in Lawnside, New Jersey.
- 7. Defendant Wachovia Dealer Services (Wachovia), doing business as WDS, Inc., WFS Financial, and WFS Financial Inc., is in the business of servicing motor vehicle loans. It is a subsidiary of Wachovia Bank, N.A.
- 8. DRS Towing LLC, doing business as Advanced Financial Services, is a towing and repossession company with a main business address of 957 Sicklerville Rd., Sicklerville, New Jersey.
- 9. Defendant John Does 1 to 10 are fictitious names of individuals and businesses alleged for the purpose of substituting names of Defendants whose identity may be disclosed in discovery and should be made parties to this action.
- 10. On or about March 24, 2006, Plaintiff entered a retail installment sales contract (RISC) to

- finance the purchase of a 2002 Toyota Camry from Toyota of Runnemede that assigned the RISC to Defendant Wachovia. A copy of the RISC is attached as Exhibit A.
- 11. The RISC contains the following provisions concerning Plaintiff's rights if the vehicle would be repossessed: "In addition to any rights we may have under law, upon any default" the creditor's rights include the following provisions...
 - > "The right to require you to pay our actual necessary and reasonable costs of retaking and storing the Goods which are authorized by law."
 - > "We may take any other things founds (sic) in the Goods but will return these things to you if you ask... in a letter sent to us by certified mail within a reasonable time."
- 12. On or about September 10, 2009 Defendant DRS took possession of Plaintiff's Camry while the vehicle was parked near her residence.
- 13. Employees or agents of Defendant DRS took possession of the Camry acting on behalf of Defendant Wachovia.
- 14. Employees or agents of Defendant DRS took the Camry to its facilities in Sicklerville, New Jersey.
- 15. Employees or agents of Defendant DRS removed the personal possessions of Plaintiff from the Camry before the vehicle was then transported from Sicklerville, New Jersey to State Line Auto Auction located in Waverly, New York.
- 16. When Defendant DRS took the Camry, a number of Plaintiff's personal possessions were inside the vehicle, including her school textbooks.
- 17. When Plaintiff realized her vehicle had been repossessed, she contacted Defendant Wachovia to inquire as to how she could redeem the vehicle.
- 18. Defendant Wachovia sent Plaintiff a "Notice of Our Plan to Sell Property" (Notice), a copy of which is attached as **Exhibit B**. Plaintiff's account number has been redacted from the exhibit.
- 19. The Notice includes the following provision: "You can get the property back at any time before we sell it by paying us the full amount you owe (not just the past due payments), including our expenses. To learn the exact amount you must pay, call us at 1-888-937-9992."
- 20. Plaintiff called Wachovia as instructed to learn the exact amount she would have to pay to redeem her Camry.

- 21. An employee or agent of Defendant Wachovia informed Plaintiff that the amount necessary for her to redeem the Camry was \$9,534.26. Defendant Wachovia did not mention that any other amount would have to be paid for her to redeem the Camry.
- 22. An employee or agent of Defendant Wachovia informed Plaintiff that she would have to make a payment of this amount to Defendant Wachovia before she could regain possession of the Camry.
- 23. Plaintiff obtained a bank check from Wachovia bank in the amount of \$9,534.26 that she sent to Defendant Wachovia.
- 24. Approximately \$350 of the \$9,534.26 was to pay a repossession fee.
- 25. After receiving Plaintiff's check, Defendant Wachovia informed Plaintiff that it had transported the Camry to Stateline Auto Auction in Waverly, New York and that Plaintiff would need to make arrangements to retrieve the vehicle from that location.
- 26. Plaintiff requested that Defendant Wachovia make arrangements for the Camry to be transported to her residence or some other closer location.
- 27. Defendant Wachovia refused this request and told Plaintiff she would have to contact Stateline directly to make arrangements to retrieve the Camry.
- 28. Plaintiff contacted Stateline that informed her that it was holding the Camry and would only release it to her if she paid more than \$600 in various fees. This was the first time that Plaintiff had heard that it would be necessary for her to pay an amount in addition to the \$9,534.26 paid to Wachovia in order for her to redeem the Camry.
- 29. Stateline also informed her that it would only accept payment in the form of cash and that she could only reclaim the Camry at certain times of day.
- 30. Having no other feasible option to reclaim the Camry, Plaintiff travelled from her home in Lawnside, New Jersey, to the Stateline auction in Waverly, New York.
- 31. To make this trip, she left home around 6:30 a.m. and took a bus to a New Jersey transit station where she took a New Jersey transit train to Pennsylvania Station, in Manhattan, New York. From there, she walked to the Port Authority bus terminal where she took a bus to Waverly, New York. From there, she took a taxi to Stateline.
- 32. An employee or agent of Stateline told Plaintiff that she would have to pay \$644 before it would release the Camry.
- 33. Plaintiff paid Stateline \$644 in cash.

- 34. An employee or agent of Stateline provided Plaintiff with a receipt, a copy of which is attached as **Exhibit C**.
- 35. The Stateline receipt provides an itemization of the \$644 as follows:
 - a. \$369 for "Transportation from Sicklerville, NJ";
 - b. \$120 for "Storage @ \$10.00 per day";
 - c. \$75 for "Admin. Fee";
 - d. \$75 for "Keys"; and
 - e. an additional \$5 charge.
- 36. Plaintiff asked an employee or agent of Stateline about her possessions inside the Camry at the time of repossession and was told that her property was in the possession of Defendant DRS in Sicklerville, New Jersey.
- 37. Plaintiff then took possession of the Camry and drove approximately 233 miles back to her home in Lawnside, New Jersey. She arrived home around 10:30 p.m. at night.
- 38. The return trip took approximately 16 hours.
- 39. Plaintiff then contacted Defendant DRS and inquired as to the process for the return of her personal property.
- 40. An employee or agent of Defendant DRS told Plaintiff that she would have to pay a cash fee of \$60 before it would release her property to her.
- 41. Plaintiff travelled to the offices of DRS in Sicklerville, New Jersey.
- 42. An employee or agent demanded Plaintiff pay \$60 in cash.
- 43. Plaintiff paid the fee and her personal property was returned to her.
- 44. DRS did not charge Plaintiff sales tax on the \$60 fee.
- DRS did not remit to the State of New Jersey any portion of the \$60 fee collected from Plaintiff.
- 46. The New Jersey Sales and Use Tax Act imposes sales tax on storage charges for tangible personal property not held for sale.
- When Plaintiff was at DRS she learned that the amount of the fee that it demands for the return of personal property is related to the identity of the financial institution that ordered the repossession.
- 48. Defendant DRS performed the repossession services on behalf of Defendant Wachovia subject to a contract.

- 49. The contract between Defendant Wachovia and Defendant DRS required that Defendant DRS perform certain services, including removing personal property from repossessed vehicles and storing such property.
- 50. Defendant Wachovia paid approximately \$350 to Defendant DRS for services that included repossessing Plaintiff's vehicle, removing her personal property, and storing her personal property.
- 51. The \$350 that Defendant Wachovia paid Defendant DRS was paid out of the \$9,534.26 that Plaintiff paid Wachovia.
- 52. Plaintiff was not a party to any contract that required her to pay a fee to reclaim her personal property that was in her vehicle at the time it was repossessed.
- 53. The RISC does not contain a provision that required Plaintiff to pay a fee to reclaim her personal property that was in her vehicle at the time it was repossessed.
- 54. Defendant DRS only charges a fee to those Wachovia consumers who actually reclaim their personal property. It does not charge the fee to the other customers whose property it stored after removing the property from their vehicles nor does it attempt to collect that fee from Defendant Wachovia.
- 55. Defendant DRS acted as Defendant Wachovia's agent in the collection of the \$60 fee from Plaintiff.
- Defendant Wachovia and its agents required that Plaintiff pay \$10,238.26 to redeem her vehicles and reclaim her personal property. Of that amount, \$350 was a fee for the repossession, \$644 was a fee for the services of Stateline, and \$60 was a fee for Defendant DRS to release Plaintiff's personal property for a total of \$1,054.
- 57. The \$1,054 charged to Plaintiff for fees related to the repossession did not include any fee for the sale of the vehicle.
- Plaintiff also had to pay approximately \$107.55 to travel from her home to Waverly, New York and to drive the Camry home from that location.
- 59. There are numerous motor vehicle auctions much closer to Plaintiff's home than the Stateline auction in Waverly, New York.
- 60. Plaintiff has suffered damages as a result of Defendants' unlawful actions including but not limited to: the \$644 fees that she was compelled to pay over and above the redemption amount; the \$60 that she was compelled to pay Defendant DRS to reclaim her

- personal property; and the approximately \$107.55 paid by Plaintiff to travel from her home to Waverly, New York and to drive the Camry home from that location.
- 61. Defendant Wachovia misrepresented the amount necessary to redeem the repossessed vehicles of more than 50 New Jersey resident persons similarly situated to Plaintiff in a manner similar to the experience of Plaintiff.
- 62. Defendant Wachovia required more than 50 New Jersey resident persons similarly situated to Plaintiff to travel to Waverly, New York to as a condition of redeeming their collateral vehicles in a manner similar to the experience of Plaintiff.
- 63. Defendant Wachovia required more than 50 New Jersey resident persons similarly situated to Plaintiff to pay approximately \$1,000 in fees as a condition of redeeming their collateral vehicles in a manner similar to the experience of Plaintiff.
- 64. Defendant Wachovia charged more than 50 New Jersey resident persons similarly situated to Plaintiff fees in excess of the reasonable expenses of retaking, holding, preparing for disposition, processing, and disposing, of the collateral in a manner similar to the experience of Plaintiff.
- 65. Defendant Wachovia and Defendant DRS required more than 50 New Jersey resident persons similarly situated to Plaintiff to pay a fee as a condition for the release of their personal property taken from their repossessed vehicles.

Class Allegations

- 66. This action is brought as a class action, pursuant to the provisions of Rule 4:32 of the New Jersey Court Rules.
- 67. Ms. Pollitt brings this action on behalf of herself and all others similarly situated. The proposed class is defined as follows:

<u>Definitions of Two Classes</u>

Plaintiff alleges claims brought on behalf of two Classes of persons similarly situated to herself:

<u>Class A:</u> All consumer obligors to whom Defendant Wachovia provided an inaccurate redemption amount at any time during the four years prior to the filing of the initial Complaint; and/or

<u>Class B:</u> All persons who were charged and paid a fee to Defendant DRS as a condition of DRS releasing property that had been in their vehicle when it was repossessed by Defendant DRS at the request of Defendant Wachovia.

Specifically excluded from the proposed Classes are:

- a. The officers, directors, employees, and legal representatives of Defendants, as well as their immediate family members;
- c. The officers, directors, employees, and legal representatives of any repossession company, motor vehicle auction company, or any other company directly involved in the repossession or disposition of collateral of any Class member; and
- d. Any Judge or Magistrate presiding over this action and members of their immediate families.
- 68. The Classes for whose benefit this action is brought are so numerous that joinder of all members is impracticable. The precise size of the proposed classes and the identity of its members will be readily ascertainable from Defendants' business records.
- 69. There are questions of law and fact common to the members of the Classes that predominate over questions affecting only individuals.
- 70. These common questions include but are not limited to:
 - a. Whether Defendant Wachovia misrepresented the amount necessary for Plaintiff and those similarly situated necessary to redeem their collateral motor vehicles, and, if so, whether this practice violated the NJUCC, TCCWNA, and/or the CFA;
 - b. Whether Defendant Wachovia's practice of requiring its customers to travel to Waverly, New York and pay approximately \$1,000 to redeem their repossessed motor vehicle and personal property violates the NJUCC and/or the CFA;
 - c. Whether Defendant Wachovia required Plaintiff and those similarly situated to pay fees to an automobile auction as a condition of it releasing their repossessed collateral motor vehicle after paying Wachovia the redemption amount and, if so, whether this practice violated the NJUCC, TCCWNA, and/or the CFA;
 - d. Whether Defendants practice of charging a fee as a condition of releasing the personal property taken from a repossessed vehicle is a violation of the NJUCC and/or the CFA; and
 - e. Whether the retail installment sales purchased by Defendant Wachovia violates TCCWNA.
- 71. Proof of a common set of facts will establish liability and the right of each Class member to recover.
- 72. A class action is superior to other available methods for the fair and efficient adjudication of this controversy.

- 73. While the economic damages suffered by the individual Class members are significant, the amount may be modest compared to the expense and burden of individual litigation.
- 74. A class action will cause an orderly and expeditious administration of the claims of the Classes and will foster economies of time, effort and expense.
- 75. The claims and defenses of Ms. Pollitt are typical of the claims and defenses of the members of the Classes, since all such claims and defenses arise out of common practices and standardized form documents.
- 76. The questions of law and/or fact common to the members of the Classes predominate over any questions affecting only individual Class members.
- 77. Ms. Pollitt does not have interests antagonistic to those of the Classes.
- 78. The Classes are ascertainable.
- 79. Ms. Pollitt will fairly and adequately protect the interests of the Classes, and has retained competent counsel experienced in the prosecution of consumer class actions.
- *80. The prosecution of separate actions by individual members of the Classes would run the risk of inconsistent or varying adjudications, which would establish incompatible standards of conduct for Defendants in this action. Prosecution as a class action will eliminate the possibility of repetitious litigation.
 - 81. The prosecution of separate actions by individual members of the Classes would create the risk that adjudications with respect to individual members of the Classes would, as a practical matter, be dispositive of the interests of the other members not parties to the adjudications or substantially impair or impede their ability to protect their interests.
 - 82. Wachovia has acted or refused to act on grounds generally applicable to Ms. Pollitt and all Class members, thereby making appropriate final injunctive relief or corresponding declaratory relief with respect to the Classes. A class action will cause an orderly and expeditious administration of the Classes and will foster economies of time, effort and expense.
 - 83. Ms. Pollitt does not anticipate any difficulty in the management of this litigation.

COUNT ONE Violations of the NJUCC

- 84. Ms. Pollitt repeats and realleges all prior allegations as if set forth at length herein.
- 85. Ms. Pollitt and those members of Class A are consumer obligors under N.J.S.A. 12A:9-102(a)(25).
- 86. The disposition of the vehicle of Ms. Pollitt and those members of Class A was not commercially reasonable in every aspect in violation of N.J.S.A. 12A:9-623.
- 87. Defendant Wachovia violated N.J.S.A. 12A:9-614 in its transactions with Ms. Pollitt and those members of Class A.
- 88. By misrepresenting the amount necessary to redeem the collateral vehicles repossessed by Wachovia from Ms. Pollitt and those members of Class A, Wachovia violated the NJUCC.
- 89. By requiring that Ms. Pollitt and members of Class A travel to Waverly, New York to as a condition of redeeming their collateral vehicles, Wachovia violated N.J.S.A. 2A:9-623.
- 90. By requiring that Ms. Pollitt and members of Class A pay approximately \$1,000 in fees as a condition of redeeming their collateral vehicles, Wachovia violated N.J.S.A. 2A:9-623.
- 91. The fees charged to Ms. Pollitt and members of Class A were in excess of the reasonable expenses of retaking, holding, preparing for disposition, processing, and disposing, of the collateral. By requiring that Ms. Pollitt and members of Class A as a condition of redeeming collateral, Wachovia violated N.J.S.A. 2A:9-623.
- 92. Defendant Wachovia violated the NJUCC rights of Ms. Pollitt and members of Class A.
- 93. Defendant Wachovia breached its duty of "good faith" owed to Ms. Pollitt and members of Class A as required by the UCC.
- 94. Defendant Wachovia's failure to comply with N.J.S.A.12A:9-614 constituted a breach of its duty of "good faith" which includes both "honesty in fact" and "the observance of reasonable commercial standards of fair dealing" required by N.J.S.A. 12A:9-102(a)(43).

COUNT TWO Violations of the Consumer Fraud Act

95. Ms. Pollitt repeats and realleges all prior allegations as if set forth at length herein.

- 96. Defendant Wachovia has engaged in unconscionable commercial practices, deception, fraud, false promises, false pretences and/or misrepresentations, as specified above, in its interactions with Ms. Pollitt and those members of Class A and/or Class B in violation of the New Jersey Consumer Fraud Act (N.J.S.A. 56:8-1 et. seq.).
- 97. Each of the above mentioned NJUCC violations of Defendant Wachovia constitute deceptive and unconscionable business practices in violation of the CFA.
- 98. By misrepresenting the amount necessary to redeem the collateral vehicles repossessed by Wachovia from Ms. Pollitt and those members of Class A, Wachovia committed an unconscionable business practice, a misrepresentation and a deceptive act in violation of the CFA.
- 99. By requiring that Ms. Pollitt and members of Class A travel to Waverly, New York to as a condition of redeeming their collateral vehicles, Wachovia committed an unconscionable business practice, a misrepresentation and a deceptive act in violation of the CFA.
- 100. By requiring that Ms. Pollitt and members of Class A pay approximately \$1,000 in fees as a condition of redeeming their collateral vehicles, Wachovia committed an unconscionable business practice, a misrepresentation and a deceptive act in violation of the CFA.
- 101. The fees charged to Ms. Pollitt and members of Class A were in excess of the reasonable expenses of retaking, holding, preparing for disposition, processing, and disposing, of the collateral. By requiring that Ms. Pollitt and members of Class A as a condition of redeeming collateral, Wachovia committed an unconscionable business practice, a misrepresentation and a deceptive act in violation of the CFA.
- 102. Ms. Pollitt and those Members of Class B had an absolute and unconditional right to the return of personal property contained in their repossessed vehicles.
- 103. The personal possessions contained in the vehicles of Ms. Pollitt and those Members of Class B were not subject to any security interest.
- 104. The personal property contained in the vehicles of Ms. Pollitt and those Members of Class B could not be lawfully taken and held by Defendants pursuant to self-help repossession.
- 105. Defendants DRS and Wachovia were constructive bailees of the personal property

- contained in the vehicles of Ms. Pollitt and those Members of Class B, and were therefore required to surrender such property.
- 106. There is no basis in the law for Defendants' charge of a fee as a condition for the release of the personal property of Ms. Pollitt and those Members of Class B.
- 107. There is no basis in the law for Defendants' assertion of any lien against the personal property of Ms. Pollitt and those Members of Class B.
- 108. Defendants violated the CFA by:
 - a. Charging Ms. Pollitt and those Members of Class B that they must pay a fee as a condition for the release of their personal property.
 - b. Imposing an unlawful lien against the personal property of Plaintiff and those similarly situated.
 - d. Conditioning the release of the personal property of Ms. Pollitt and those Members of Class B on payment of improper and unowed "storage", "handling" and/or "administration" fees.
- 109. Ms. Pollitt and those members of Class A and/or Class B were damaged and suffered an ascertainable loss as a result of the above violations of the CFA.

COUNT THREE

Violations of the Truth-in-Consumer Contract, Warranty and Notice Act

- 110. Ms. Pollitt repeats and realleges all prior allegations as if set forth at length herein.
- 111. The Truth-in-Consumer Contract, Warranty and Notice Act, N.J.S.A. 56:12-14 et seq. (hereinafter "TCCWNA") prohibits businesses from using contracts or notices in transactions with consumers that contain provisions that violate the consumers' rights or the business's responsibilities under New Jersey or federal law.
- 112. The Wachovia retail installment form contract used in the transaction with Plaintiff (Exhibit A) and with other putative class members were consumer contracts subject to TCCWNA.
- 113. The Wachovia retail installment form contract contains provisions that violate the purchaser's rights and Wachovia's responsibilities under New Jersey law.
- 114. The provision in the Wachovia retail installment form contract that permits Wachovia to keep unsecured personal property found in a repossessed vehicle and only return the property to the rightful owner "if you [the purchaser] ask in a letter sent to us by certified

- mail within a reasonable time" violates Wachovia's responsibilities under N.J.S.A. 46:30C-3, which imposes an unconditional, affirmative duty on Wachovia to "make reasonable efforts to return the property to its owner" under such circumstances.
- 115. The provision in the Wachovia retail installment form contract that permits Wachovia to keep unsecured personal property found in a repossessed vehicle and only return the property to the rightful owner "if you [the purchaser] ask in a letter sent to us by certified mail within a reasonable time" violates the consumer's right to title and possession of their unsecured personal property as established by New Jersey property law and the New Jersey constitution.
- Would return unsecured personal property found in a repossessed vehicle "if you ask" is a false promise and misrepresentation in violation of the CFA at N.J.S.A. 56:8-2, because Wachovia's practice has not been to hold consumers' personal property and "return it to [them]" on request. Instead Wachovia has delegated the bailment of consumers' personal property to its various third-party repossession agents, and has required consumers to retrieve the property by personally traveling to the third-party agents impound yards and satisfying further conditions imposed by the repossession agent and/or Wachovia.
- 117. Therefore, Wachovia violated TCCWNA at N.J.S.A. 56:12-15 against Plaintiff and all other putative class members and is liable to them for statutory damages and other relief as set forth at N.J.S.A. 56:12-17.

WHEREFORE, Ms. Pollitt, on behalf of herself and those similarly situated, respectfully prays for relief as follows:

- a. For an order certifying this matter as a class action providing notice to the members of the Classes, and appointing Ms. Pollitt as the class representative and her attorneys as Class Counsel;
- b. For a declaratory judgment that Defendants violated the Consumer Fraud Act, N.J.S.A. 56:8-1 et seq., the Truth-in-Consumer Contract, Warranty and Notice Act, N.J.S.A. 56:12-14 et seq., and the New Jersey Uniform Commercial Code, N.J.S.A. 12A: 9-102 et seq.;
- c. For injunctive relief prohibiting Defendants from carrying out future violations of the NJUCC, CFA, and TCCWNA similar to the violations alleged herein;

- d. For an order of restitution in an amount to be determined at trial to restore to all affected obligors all money acquired by Defendants or its successors in interest by means of its unlawful, unfair and fraudulent practices and all interest and profit earned thereon;
- g. For actual damages;
- h. For compensatory damages;
- i. For treble damages pursuant to N.J.S.A. 56:8-19;
- j. For maximum statutory damages pursuant to the New Jersey Consumer Fraud Act, N.J.S.A. 56:8-1 et. seq., the Truth-in-Consumer Contract, Warranty and Notice Act, N.J.S.A. 56:12-14 et. seq., the New Jersey Uniform Commercial Code, N.J.S.A. 12A:9 102 et seq., and all other applicable statutes;
- k. For reasonable attorney's fees and costs of suit in connection with this action pursuant to N.J.S.A. 56:8-19, N.J.S.A. 56:12-17, and all other applicable statutes;
- 1. For nominal damages;
- m. For consequential damages;
- n. For pre-judgment and post-judgment interest; and
- o. For such other and further relief as the Court deems equitable and just.

JURY DEMAND

Ms. Pollitt demands a trial by jury on all issues subject to trial by jury.

NOTICE TO ATTORNEY GENERAL OF ACTION

A copy of this complaint will be mailed to the Attorney General of the State of New Jersey within ten days after the filing with the Court, pursuant to N.J.S.A. 56:8-20.

DESIGNATION OF TRIAL COUNSEL

Pursuant to Rule 4:25-4, Andrew Wolf is designated as trial counsel for Ms. Pollitt in the above matter.

CERTIFICATION

Pursuant to R. 4:5-1, I hereby certify to the best of my knowledge that the matter in controversy is not the subject of any other action pending in any court or the subject of a pending

arbitration proceeding, nor is any other action or arbitration proceeding contemplated. I further certify that I know of no party who should be joined in the action at this time.

Henry P. Wolfe

Attorney for Ms. Pollitt and those similarly situated

Dated: January 15, 2010

EXHIBIT A

Appended to the: Class Action Complaint and Jury Demand, Pollitt v. DRS Towing, LLC, et al. FROM TD BANK NA 856 533 4795

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Co-Signer's Signation	(SEAL) Address		<u>0</u>	<u> </u>		
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notice—any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant meneto or with the proceeds nereof. Recovery Rereunder by the debtor shall not exceed amounts paid by the debtor hereunder.

NO WARRANTY: INKESS WE PROVIDE TO YOU A SEPARATE WRITTEN MARRANTY, SUCH AS ON THE WINDOW FORM FOR THIS VEHICLE, OR UNLESS WE ENTIR HITO A SERVICE CONTRACT, WILD WHICH SO ADAYS FROM THE DATE OF THIS CONTRACT, WE MAKE NO WARRANTY TO YOU CONCERNING I HE GOODS, OR THAT THEY ARE MERCHANTABLE OR FIT FOR ANY PARTICULAR PURPOSE, IF THE COODS ARE NEW OR STILL UNDER THE MANUFACTURER'S WARRANTY, WE WILL PROVIDE TOU WITH THE MARGEARTS SWRITTEN MATERIALS, WHICH SIND ONLY THE MANUFACTURER

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EXHIBIT B

Appended to the:
Class Action Complaint and Jury Demand, Pollitt v. DRS
Towing, LLC, et al.

	•	300517		
Wachovia Dealer Sorvices Inc				
- 101101	ATEMENTS CA8382, Wechovia Dealer Services, Inc., P.O. Box 3859, Rancho Gucamonga, CA 91721 (Name and address of sepured party)	*************		
·	9/11/2009			
	(Date)			
NOTICE OF	OUR PLAN TO SELL PROPERTY (Colouble Grade)	16576 BAG		
		1000,000		
Name:	SHANEE N POLLITY			
Address:	REDACTED (Name and address of pny obligor who is also a debtoo)			
Subject:	Account Number: REDACTED			
	(Identification of transaction)			
We have your 20	XX2 TOYOTA CAMRY 4718E32K12UE069E6, because you broke promises in our agreement.			
We will sell <u>200</u> : a lease or licens	2 TOYOTA CAMRY 4Y18F32K12U506955 at private sale sometime after 09/21/09. A sale coul-	includ		
JVS VWG. KILL WI	we get from the sale (after paying our costs) will reduce the amount you owe. If we get less mone, I still owe us the difference (unless, you are entitled to protection under the United States Bankrup) : more money than you owe, you will get the extra money unless we must pay it to someone else.	than 'y		
You can get the	property back at any time before we self it by paying us the full amount you owe (not just the past ding our expanses. To learn the exact amount you must pay, call us at <u>1.888.937.9992</u> .	lue		
<u>1-66</u> 4-547-9397	expisin to you in writing how we have figured the amount that you owe us, you may call us at townite us at <u>REINSTATEMENTS CA6382. Wachovia Dealer Services, Inc., P.O. Box 3659, Ranches 1729</u>) and request a written explanation.	}		
lf you need more Wechows Cester	information about the sale, call us at <u>1.888.937.9992</u> or write us at <u>REINSTATEMENTS CA6382</u> . Sarvices, Inc., P.O. Box <u>9859</u> , Rancho Ovcamoniga, CA 91729.			
We are sending 4718E32K12U5	this notice to the following other people who have an interest in 2002 TOYOTA_CAMRY 16955 or who owe money under your agreement:			
····	(Names of all other debtors and obligors, if any)			

DF114 (06/10/09)

OF-114_09112009.doc

Pg 1

EXHIBIT C

Appended to the: Class Action Complaint and Jury Demand, Pollitt v. DRS Towing, LLC, et al. FROM TD BANK NA 856 533 4795

(FRI) 10. 9' 09 14:38/ST. 14:32/NO. 48701977 7 : @

WAYERIY, NEW YORK
Date: 9/28/19
Fleet / Loase Co: Wachona, Dealer Spics
Customer: Shance Pallit
Account# REDACTED
VIN# 4T1BE32K12450L955
Customer Picked Up Vehicle and Personal Property YES
Customer Picked Up Vehicle Only YES No
Customer Picked Up Personal Property Only YES (N())
Charges:
1) Transportation from Sick length 15 5 369.00
2) Reconditioning @ \$75.00
3) Storage @ \$10.00 per day \$ 10.00
4) Admin. fee \$ 75.20
5) Other charges Keeps 75.00 Arms \$ 5.00 Total Due / Paid \$ (444.00)
Total Due / Paid \$ 644.00 ()
Vehicle Received By: (Print) (Sign)
Property Received By:
(Print) (Sign) State Line Auto Auction Representative
(Sign)

Transportation Department Fax 607-565-3940

MAIN OFFICE
Phone 607-565-8151 • Fax 607-565-8659
PO Box 351, Waverly, New York 14892-0351
www.statelineauto.com

Facti ry Auction Fax 6t 7-565-7094

Appendix XII-B1



CIVIL CASE INFORMATION STATEMENT

(CIS)

Use for initial Law Division
Civil Part pleadings (not motions) under Rule 4:5-1
Pleading will be rejected for filing, under Rule 1:5-6(c),
if information above the black bar is not completed or
if attorney's signature is not affixed.

FOR USE BY CLERK'S OFFICE ONLY					
PAYMENT TYPE: □CK □CG □CA					
CHG/CK NO.					
AMOUNT:					
OVERPAYMENT:					
BATCH NUMBER:					

if information abo	ted or OVERPAYMENT:				
if attorney's signature is not affixed.		BATCH NUMBER:			
ATTORNEY/PRO SE NAME	TELEPHONE NUMBER	COUNTY OF VENUE			
Henry P. Wolfe, Esq.	(732) 257-0550	Middlesex			
FIRM NAME (if applicable)		DOCKET NUMBER (When available)			
Galex Wolf, LLC	MID-L- 473-10				
OFFICE ADDRESS	DOCUMENT TYPE				
1520 US Highway 130		Class Action Complaint			
Suite 101 North Brunswick, NJ 08902	JURY DEMAND ☑ YES ☐ NO				
NAME OF PARTY (e.g., John Doe, Plaintiff)					
Shanee N. Pollitt, on behalf of herself and those similarly situated, PLAINTIFF	rerself and others similarly situated vs. ced Financial Services; Wachovia Dealer , et al.				
	THIS A PROFESSIONAL MALPRACTICE C	ASE? YES NO			
	YOU HAVE CHECKED "YES," SEE N.J.S.A. 2	A:53A-27 AND APPLICABLE CASE LAW REGARDING			
508 COMPLEX COMMERCIAL	OUR OBLIGATION TO FILE AN AFFIDAVIT OF	MERIT.			
RELATED CASES PENDING? IF YES	S, LIST DOCKET NUMBERS				
☐ YES 🖾 NO					
DO YOU ANTICIPATE ADDING ANY PARTIES (arising out of same ⊠YES □	NAME OF DEFENDANT'S PRIMA	ARY INSURANCE COMPANY, IF KNOWN			
transaction or occurrence)?		☐ NONE ☑ UNKNOWN			
THE INFORMATION PROVID	DED ON THIS FORM CANNOT BE				
CASE CHARACTERISTICS FOR PURPOSES OF DETER		ION			
DO PARTIES HAVE A CURRENT. IF YES, IS PAST OR RECURRENT RELATION	NSHIP EMPLOYER-EMPLOYEE F	RIEND/NEIGHBOR			
RELATIONSHIP? ☐YES ☑NO	☐ FAMILIAL ☐ B	USINESS			
BY THE LOSING PARTY?	₹YES □ NO				
USE THIS SPACE TO ALERT THE COURT TO ANY SPECIAL CASE CHARACTERISTICS THAT MAY WARRANT INDIVIDUAL MANAGEMENT OR ACCELERATED DISPOSITION:					
Plaintiff's putative class action alleged claims requires a Track IV.					
DO YOU OR YOUR CLIENT NEED ANY	IF YES, PLEASE IDENTIF	YTHE DATION:			
	☐YES ☑ NO REQUESTED ACCOMMO	and the second			
	YES NO IF YES, FOR WHAT LANG	123 W			
I certify that confidential personal identifiers have been redacted from documents now submitted to the court, and will be redacted from all documents submitted in the future in accordance with Rule 1:38-7(b).					
ATTORNEY SIGNATURE:					

SIDE 2



CIVIL CASE INFORMATION STATEMENT (CIS)

Use for initial pleadings (not motions) under Rule 4:5-1

CASE TYPES (Choose one and enter number of case type in appropriate space on the reverse side.)

Track I - 150 days' discovery 151 NAME CHANGE 175 **FORFEITURE** TENANCY 302 REAL PROPERTY (other than Tenancy, Contract, Condemnation, Complex Commercial or Construction) 399 BOOK ACCOUNT (debt collection matters only) 502 OTHER INSURANCE CLAIM (INCLUDING DECLARATORY JUDGMENT ACTIONS) 505 506 PIP COVERAGE UM or UIM CLAIM 510 511 **ACTION ON NEGOTIABLE INSTRUMENT** LEMON LAW 512 SUMMARY ACTION 801 OPEN PUBLIC RECORDS ACT (SUMMARY ACTION) 802 999 OTHER (Briefly describe nature of action) Track II - 300 days' discovery CONSTRUCTION 305 EMPLOYMENT (other than CEPA or LAD) 509 CONTRACT/COMMERCIAL TRANSACTION 599 AUTO NEGLIGENCE - PERSONAL INJURY 603 605 PERSONAL INJURY AUTO NEGLIGENCE - PROPERTY DAMAGE 610 699 TORT - OTHER Track III — 450 days' discovery CIVIL RIGHTS CONDEMNATION 301 ASSAULT AND BATTERY 602 MEDICAL MALPRACTICE 604 606 PRODUCT LIABILITY 607 PROFESSIONAL MALPRACTICE TOXIC TORT 608 609 DEFAMATION WHISTLEBLOWER / CONSCIENTIOUS EMPLOYEE PROTECTION ACT (CEPA) CASES 616 INVERSE CONDEMNATION 617 LAW AGAINST DISCRIMINATION (LAD) CASES 618 FALSE CLAIMS ACT Track IV - Active Case Management by Individual Judge / 450 days' discovery ENVIRONMENTAL/ENVIRONMENTAL COVERAGE LITIGATION MT. LAUREL 303 COMPLEX COMMERCIAL 508 COMPLEX CONSTRUCTION 513 INSURANCE FRAUD 514 **ACTIONS IN LIEU OF PREROGATIVE WRITS** 701 Centrally Managed Litigation (Track IV) 280 Zelnorm Stryker Trident Hip Implants 285 Mass Tort (Track IV) 279 GADOLINIUM 248 CIBA GEIGY **BRISTOL-MYERS SQUIBB ENVIRONMENTAL** 266 HORMONE REPLACEMENT THERAPY (HRT) 281 282 FOSAMAX ACCUTANE 271 DIGITEK 272 BEXTRA/CELEBREX 283 RISPERDAL/SEROQUEL/ZYPREXA 284 NUVARING 274 286 LEVAQUIN ORTHO EVRA 277 MAHWAH TOXIC DUMP SITE 601 **ASBESTOS** 619 VIOXX 278 ZOMETA/AREDIA If you believe this case requires a track other than that provided above, please indicate the reason on Side 1, In the space under "Case Characteristics." Please check off each applicable category: Title 59 ➤ Putative Class Action Verbal Threshold

Andrew R. Wolf, Esq. Henry Wolfe, Esq. Galex Wolf, LLC 1520 U.S. Highway 130 - Suite 101 North Brunswick, NJ 08902 (732) 257-0550 - tel (732) 257-5654 - fax

Christopher J. McGinn
The Law Office of Christopher J. McGinn
P.O. Box 365
79 Paterson St.
New Brunswick, NJ 08901
(732) 937-9400 - tel
(800) 931-2408 - fax

Attorneys for Shanee N. Pollitt and those similarly situated

Shanee N. Pollitt, on behalf of herself and those similarly situated,

' Plaintiff,

VS.

DRS Towing, LLC d/b/a Advanced Financial Services; Wachovia Dealer Services, Inc. d/b/a WDS, Inc., WFS Financial, and WFS Financial, Inc.; and John Does 1 to 10,

Defendants.

SUPERIOR COURT OF NEW JERSEY MIDDLESEX COUNTY - LAW DIVISION

Civil Action

Docket No.: MID-L-000473-10

SUMMONS

The State of New Jersey, to the Named Defendant: WACHOVIA DEALER SERVICES,

WACHOVIA DEALER SERVICES, INC. D/B/A WDS, INC., WFS FINANCIAL, AND WFS FINANCIAL INC.

The Plaintiff(s), named above, have filed a lawsuit against you in the Superior Court of New Jersey. The Complaint attached to this Summons states the basis for this lawsuit. If you dispute this Complaint, you or your attorney must file a written Answer or Motion and proof of service with the Deputy Clerk of the Superior Court in the county listed above within 35 days from the date you received this Summons, not counting the date you received it. (The address of each Deputy Clerk of the Superior Court is provided.) If the Complaint is one in foreclosure, then you must file your written Answer or Motion and proof of service with the Clerk of the Superior Court, Hughes Justice Complex, CN-971, Trenton, NJ 08625. A filing fee payable to

the Clerk of Superior Court and a completed Case Information Statement (available from the Deputy Clerk of the Superior Court) must accompany your Answer or Motion when it is filed. You must also send a copy of your Answer or Motion to plaintiff's attorney whose name and address appear above, or to plaintiff, if no attorney is named above. A telephone call will not protect your rights; you must file and serve a written Answer or Motion (with fee of \$135.00 for Law Division and \$135.00 for Chancery Division and completed Case Information Statement) if you want the court to hear your defense.

If you do not file and serve a written Answer or Motion within 35 days, the court may enter a judgment against you for the relief plaintiff demands, plus interest and costs of suit. If judgment is entered against you, the Sheriff may seize your money, wages or property to pay all or part of the judgment.

If you cannot afford to pay an attorney, you may call the Legal Services Office in the county where you live. A list of these offices is provided. If you do not have an attorney or are not eligible for free legal assistance, you may obtain a referral to an attorney by calling one of the Lawyer Referral Services. A list of these numbers is also provided.

Dated: January 29, 2010

/s/Jennifer M. Perez

Jennifer M. Perez

Clerk of the Superior Court of New Jersey

Name of defendant to be served:

WACHOVIA DEALER SERVICES, INC. D/B/A WDS, INC., WFS FINANCIAL, AND

WFS FINANCIAL INC.

Address for service:

Corporation Service Company, Registered Agent

830 Bear Tavern Road West Trenton, NJ 08628

(VIA ACTION SUBPOENA)

ATLANTIC COUNTY:
Deputy Clerk of the Superior Court
Civil Division, Direct Filing
1201 Bacharach Bivd., 1st Floor
Atlantic City, NJ 08401
LAWYER REFERRAL
(609) 345-3444
LEGAL SERVICES
(609) 348-4200

BERGEN COUNTY: Deputy Clerk of the Superior Court Case Processing Section, Room 119 Justice Center 10 Main Street Hackensack, NJ 07601-0769 LAWYER REFERRAL (201) 488-0044 LEGAL SERVICES (201) 487-2166
BURLINGTON COUNTY:
Deputy Clerk of the Superior Court
Central Processing Office Attn: Judicial Intake 1" Floor, Courts Facility 49 Rancocas Road Mt. Holly, NJ 08060 LAWYER REFERRAL (609) 261-4862 LEGAL SERVICES (609) 261-1088 CAMDEN COUNTY: Deputy Clerk of the Superior Court Civil Processing Office 1st Floor, Hall of Records 101 South Fifth Street Camden, NJ 08103 LAWYER REFERRAL (856) 964-4520 LEGAL SERVICES (856) 964-2010 CAPE MAY COUNTY: Deputy Clerk of the Superior Court Central Processing Office 9 North Main Street **Box DN-209** Cape May Court House, NJ 08210 LAWYER REFERRAL (609) 463-0313 LEGAL SERVICES (609) 465-3001 CUMBERLAND COUNTY: Deputy Clerk of the Superior Court Civil Case Management Office Broad & Fayette Streets, P.O. Box 615 Bridgeton, NJ 08302 LAWYER REFERRAL (856) 692-6207 LEGAL SERVICES (856) 451-0003 ESSEX COUNTY: Deputy Clerk of the Superior Court 50 West Market Street Room 131 Newark, NJ 07102 LAWYER REFERRAL (973) 622-6207 LEGAL SERVICES

(973) 624-4500

GLOUCESTER COUNTY: Deputy Clerk of the Superior Court Civil Case Management Office, Attn: Intake 1st Floor, Court House 1 North Broad Street, P.O. Box 129 Woodbury, NJ 08096 LAWYER REFERRAL (856) 848-4589 LEGAL SERVICES (856) 848-5360 HUDSON COUNTY: Deputy Clerk of the Superior Court Superior Court, Civil Records Department Brennan Court House, 1st Floor 583 Newark Avenue Jersey City, NJ 07306 LAWYER REFERRAL (201) 798-2727 LEGAL SERVICES (201) 792-6363 HUNTERDON COUNTY: Deputy Clerk of the Superior Court Civil Division 65 Park Avenue Flemington, NJ 08862 LAWYER REFERRAL (908) 735-2611 LEGAL SERVICES (908) 782-7979

MERCER COUNTY: Deputy Clerk of the Superior Court Local Filing Office, Courthouse 175 South Broad Street P.O. Box 8068 Trenton, NJ 08650 LAWYER REFERRAL (609) 585-6200 LEGAL SERVICES (609) 695-6249 MIDDLESEX COUNTY:
Deputy Clerk of the Superior Court Administration Building 1 Kennedy Square, P.O. Box 2633 New Brunswick, NJ 08903-2633 LAWYER REFERRAL (732) 828-0053 LEGAL SERVICES (732) 249-7600 MONMOUTH COUNTY: Deputy Clerk of the Superior Court Court House, 71 Monument Park P.O. Box 1269 Freehold, NJ 07728-1262 LAWYER REFERRAL (732) 431-5544 LEGAL SERVICES (732) 866-0020 MORRIS COUNTY: Deputy Clerk of the Superior Court Civil Division 30 Schuyler Place, P.O. Box 910 Morristown, NJ 07960-0910 LAWYER REFERRAL (973) 267-5882 LEGAL SERVICES (973) 285-6911

OCEAN COUNTY:
Deputy Clerk of the Superior Court
Court House, Room 119
118 Washington, Street
Toms River, NJ 08754
LAWYER REFERRAL
(732) 240-3666
LEGAL SERVICES
(732) 341-2727

PASSAIC COUNTY: Deputy Clerk of the Superior Court Civil Division Court House 77 Hamilton Street Paterson, NJ 07505 LAWYER REFERRAL (973) 278-9223 LEGAL SERVICES (973) 345-7171 SALEM COUNTY: Deputy Clerk of the Superior Court 92 Market Street P.O. Box 18 Salem, NJ 08079 LAWYER REFERRAL (856) 935-5628 LEGAL SERVICES (856) 451-0003

SOMERSET COUNTY:
Deputy Clerk of the Superior Court
Civil Division Office
New Court House, 3rd Floor
P.O. Box 3000
Somerville, NJ 08876
LAWYER REFERRAL
(908) 685-2323
LEGAL SERVICES
(908) 231-0840
SUSSEX COUNTY:
Deputy Clerk of the Superior Court
Sussex County Judicial Center
43-47 High Street
Newton, NJ 07860
LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 383-7400

UNION COUNTY:
Deputy Clerk of the Superior Court
1st Floor, Court House
2 Broad Street
Elizabeth, NJ 07207-8073
LAWYER REFERRAL
(908) 353-4715
LEGAL SERVICES
(908) 354-4340
WARREN COUNTY:
Deputy Clerk of the Superior Court
Civil Division Office
Court House, 413 Second Street
Belvidere, NJ 07823-1500
LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 475-2010